

New Activity Continued			Amount \$
07/25/06	AMTRAK ALBANY-RENSSENY		
	From: To: Carrier: Class:		
	ALBANY-RENSSELA,NY NEW YORK - PENN,NY	2V BO	
	Ticket Number: 55439611807489	Date of Departure: 07/25	
	Passenger Name: HALBRITTER/JANE		
	Document Type: VENDOR SALE		
07/26/06	LE PARKER MERIDIEN NEW YORK NY		
	LODGING CHARGES		
07/26/06	FEDEX #858035430602 ROME NY		
	13440		
	TO: ASHLEY ROSSI NY		
	FROM: JANE HALBRITTER 34108		
	001 PRIORITY BOX 3LB AWB858035430602		
	FEDEX CUSTOMER SERVICE #1-800-622-1147		
07/27/06	DESMOND HOTEL ALBANY NY		
	Arrival Date Departure Date		
	07/26/06 07/27/06		
	LODGING		
07/27/06	SUNOCO 0042332702PATTERSONVILL NY		
	0042516 020939135		
07/28/06	AIRLINE TKT EXCHANGE FEE ISSUED BY AMEX		
	HALBRITTER/JANE TKT# 00677722869		
	59		
07/28/06	AIRLINE TKT EXCHANGE FEE ISSUED BY AMEX		
	HALBRITTER/JANE TKT# 00677724958		
	48		
07/29/06*	AIRFLIGHT INSURANCE PREMIUM		
	TKT NO. 00677722869596		
07/29/06*	BAGGAGE INSURANCE PREMIUM		
	TKT NO. 00677722869596		

REDACTED

Continued on Page 4

Please detach here

**Travel Insurance Premium Refund Form**

You have been charged an insurance premium for one of the reasons listed on the back of this form, please provide the information requested and 2) check the reason for your refund. Attach additional pages if necessary. Please deduct the total premium refund from your payment and return this form with payment.

**In order to receive a refund you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request. If you are claiming for an uninsured person you must indicate his/her name on the back of the form.**

Account Number  
3727-150517-31001

Endor Name	Ticket/Rental Amount	Ticket/Rental Agreement No.	Month Billed	No. of Premiums	Program	Premium Amount	Total
Airline	\$374.20	001643835	March	1	Airflight	\$4.50	\$4.50

check the reason for request (check one)

check the reason for request (check one)

check the reason for request (check one)

☐ Non-fare airline services charge (excess baggage, itinerary change, upgrade, cancellation, or any other non-air transportation charge).

☐ An uninsured person (someone other than yourself, your spouse, your dependent children under age 23\*, or your Additional Cardmembers and their spouses or dependent children under age 23\*).

☐ For NY residents only, under age 19

☐ Non-scheduled airline flight (e.g. charter).

☐ Cancelled trip

☐ Uninsured car rental vehicle (e.g. cargo van or motorcycle)

☐ Two or more premium charges for same car rental.

☐ Cancelled car rental/ no show.

☐ Other charges unrelated to the actual car rental (e.g. gas).

☐ Car rental in an excluded country

Total No. of premiums

Total Refund Requested \$

Amount \$

GAS/MSC92 799872538642

REDACTED

Continued on Page 5

Refunds are due a premium refund if premiums were charged for cancelled trips, uninsured persons (someone other than yourself, spouse, dependent children under age 23\* or Additional Cardmembers, their spouses, or dependent children under age 23\*), itinerary changes, upgrading of class, non-scheduled airline flights, excess baggage or any other non-air transportation charges. Enrollees are also due a premium refund if premiums were charged for a cancelled car rental or no show, an uninsured car rental vehicle, if two premiums were charged for the car rental, or other charges unrelated to the actual car rental, if premiums were billed for a car rental in an international country.

NY residents only: Dependents under the age of 19 are covered for Automatic Flight Insurance.

Uninsured Name

### relationship to You

[illegible]



New Activity Continued

Amount \$

08/07/06 JETBLUE SALT LAKE UT  
AIRLINE CHARGE  
From: SYRACUSE NY To: J F KENNEDY A/P NY Carrier: B6 Class: H  
FT MYERS FLORIDA  
Ticket Number: 99900388693210 Date of Departure: 08/08  
Passenger Name: ROSSI/ASHLEY  
Document Type: PASSENGER TICKET

08/07/06 USPS 1189290467 NAPLES FL  
POSTAL SERVICES

08/07/06 NAPLES PACKAGING & SNAPLES FL  
SHIPPING/PACKAGING

08/08/06\* AIRFLIGHT INSURANCE PREMIUM  
TKT NO. 99900388693210

08/08/06\* BAGGAGE INSURANCE PREMIUM  
TKT NO. 99900388693210

08/08/06 THE CHEESECAKE FACTORY NAPLES FL  
FOOD/BEV

08/09/06 HOTEL MARLOWE 6178688000 MA  
CENTRAL RESERVATION SER

08/09/06 MELTING POT 2950 TAMIA TRL FL  
FOOD/BEVERAGE  
FOOD/BEV  
TIP

08/10/06 THE RITZ-CARLTON HOT NAPLES FL  
LODGING

10/06 ENTERPRISE RENTACAR NAPLES FL  
Location Date  
Rental: NAPLES FL 08/03/06  
Return: NAPLES FL 08/10/06  
Agreement Number: D254907  
Renter Name: HALBRITTER  
Reference Number: 44495498

08/10/06 CITGO 7-ELEVEN 33004 NAPLES FL  
GAS/MS092 724873300401

08/10/06 CARRABBAS #1002 NAPLES FL  
FOOD/BEVERAGE  
FOOD/BEV  
TIP

08/11/06 JETBLUE SALT LAKE UT  
AIRLINE CHARGE  
From: FT MYERS FLORIDA To: J F KENNEDY A/P NY Carrier: B6 Class: F1  
44  
Ticket Number: 99900390292990 Date of Departure: 08/11  
Passenger Name: HALBRITTER/JANE  
Document Type: PASSENGER TICKET

08/11/06 IL CORTILE NEW YORK NY  
01 FOOD AND BEVERAGE  
FOOD/BEV  
TIP

08/12/06 SMARTER CARTE JFK AP JAMAICA NY  
PARKING LOT/GARAGE

08/12/06 SERAFINA FABULOUS GR NEW YORK NY  
FOOD/BEVERAGE

REDACTED

Activity Continued

Amount \$

'13/06	JETBLUE	SALT LAKE	UT	
	AIRLINE CHARGE			
	From:	To:	Carrier:	Class:
	SYRACUSE NY	J F KENNEDY A/P NY BOSTON MA	B6	Y_
	Ticket Number: 99900390774960		Date of Departure: 08/14	
	Passenger Name: GAUDINOT/DEVIN			
	Document Type: PASSENGER TICKET			
'13/06	NEW YORK PALACE	NEW YORK	NY	
	Arrival Date	Departure Date	No of Nights	
	08/11/06	08/13/06	2	
	LODGING			
'14/06*	AIRFLIGHT INSURANCE PREMIUM			
	TKT NO. 99900390774960			
'14/06*	AIRFLIGHT INSURANCE PREMIUM			
	TKT NO. 99900390292990			
'14/06*	BAGGAGE INSURANCE PREMIUM			
	TKT NO. 99900390774960			
'14/06*	BAGGAGE INSURANCE PREMIUM			
	TKT NO. 99900390292990			
'14/06	FIRE + ICE BOS.	BOSTON	MA	
	RESTAURANT FOOD AND BEV			
	FOOD/BEV			
	TIP			
'15/06	PAPA RAZZI	CHESTNUT HILL	MA	
	01/FOOD AND BEVERAGE			
	FOOD-BEV			
	WAITER			
'16/06	BUDGET RENT A CAR	CAMBRIDGE	MA	
	Location:	Date		
	Rental: CAMBRIDGE MA	08/15/06		
	Return: CAMBRIDGE, MA DTN 20	08/16/06		
	Agreement Number: 716662435			
	Renter Name: HALBRITTER,JANE			
	Reference Number: 71666243			
'16/06	SITE GENIE, LLC	ROCHESTER	MN	
	WEB PAGE HOSTING			
'16/06	STEPHANIES ON NEWBURBOSTON		MA	
	FOOD/BEVERAGE			
	FOOD-BEV			
	WAITER			
'16/06	BORDER CAFE	CAMBRIDGE	MA	
	FOOD/BEVERAGE			
	FOOD/BEV			
	TIP			
'17/06	JETBLUE	SALT LAKE	UT	
	AIRLINE CHARGE			
	From:	To:	Carrier:	Class:
	J F KENNEDY A/P NY	BOSTON MA	B6	H_
	Ticket Number: 99900392531460		Date of Departure: 08/17	
	Passenger Name: HALBRITTER/JANE			
	Document Type: PASSENGER TICKET			
'17/06	LESHALLES	NEWYORK	NY	
	FOOD/BEVERAGE			
'18/06*	AIRFLIGHT INSURANCE PREMIUM			
	TKT NO. 99900392531460			
'18/06*	BAGGAGE INSURANCE PREMIUM			
	TKT NO. 99900392531460			

REDACTED

Continued on next page



Prepared For  
JANE HALBRATTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXX-31001

Closing Date  
08/23/06

Page 7 of 14  
Filed 01/18/2008 Page 5 of 52

## New Activity Continued

Amount \$

08/18/06 FEDEX #858366322583 ROME NY  
34109  
TO: RUSSELL FL  
FROM: JANE HAIBRATTER 13440  
001 PRIORITY LTR 1LB AWB858366322583  
FEDEX CUSTOMER SERVICE #1-800-622-1147

08/18/06 FEDEX #858366322572 ROME NY  
13676  
TO: BERNIDE LE CLAIR NY  
FROM: JANE HARBRITTER 13440  
001 PRIORITY LTR 1LB AWB858366322572  
FEDEX CUSTOMER SERVICE #1-800-622-1147

REDACTED

08/19/06 DOUBLETREE @ MIT UNICAMBRIDGE MA  
Arrival Date 08/13/06  
Departure Date 08/19/06  
LODGING

08/21/06 BUDGET RENT A CAR CAMBRIDGE MA  
Location Date  
Rental: CAMBRIDGE MA 08/18/06  
Return: CAMBRIDGE, MA DTN 20 08/21/06  
Agreement Number: 716663043  
Renter Name: HALBRITTER, JANE  
Reference Number: 71666304

## Total of New Activity

New Charges  
Payments/Credits

ared For  
IE HALBRITTER  
ONEHEDGE HEALTH

Case 1:07-cv-03848-WFF Document 26-4

Account Number  
XXXX-XXXX-31001

Filed 01/18/2008 Page 6 of 52

454,209  
Membership Rewards®  
Points Available

at 07/31/06, when charges due are paid in full and all accounts are in good standing.

Printed For  
J HALBRITTER

Account Number  
3727-682012-64001

Closing Date  
09/08/06

Page 1 of 12

Previous Balance \$

Payments/Credits \$

New Charges \$

New  
Balance \$

Please Pay By  
09/23/06

Please refer to page 2  
for important information  
regarding your account

Your payment is due in full. Please pay by 09/23/06. Pay your bill online anytime, anywhere  
at [www.americanexpress.com/paybill](http://www.americanexpress.com/paybill).

For assistance or questions about your account, contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer  
Service at 1-800-327-2177.

**PAY**  
AT YOUR  
OWN PACE

### Choose Charges from this Statement to Pay Later

Did you know your Card has a special feature that allows you to choose virtually any purchase  
from your statement to pay for over time regardless of size or type? There's no enrollment  
required and with the flexibility to extend payment on charges of your choice, you can take  
advantage of unexpected opportunities. It's easy and it takes just a moment. Simply go to  
[www.americanexpress.com/transfercharges](http://www.americanexpress.com/transfercharges), select the "Transfer" button, log on and click  
on charges you want to take more time to pay. Or call customer service and press 0.

Not all Cardmembers are eligible. Requests to pay over time are approved based on several  
factors including account history, current account status and credit record at time of request.

### Activity

\* Indicates posting date

#### New Activity for JANE HALBRITTER

Card XXXX-XXXX-2-64001

Amount \$

Date	Description	Amount
06*	PHONE PAYMENT RECEIVED-THANK YOU	
06/06	BO CONCEPT CAMBRIDGE MA RG040005F HOME FURNISHINGS	
08/06*	ANNUAL MEMBERSHIP FEE JANE HALBRITTER PERIOD 10/06 THRU 09/07	
08/06	Coastland Center Naples FL Web Purchase	
08/06	CLAIRES BOUTIQUES NAPLES FL JEWELRY/ACCESSORIES	

REDACTED

pd pd 9/20

Please fold on the perforation below, detach and return with your payment ↓

Continued on Page 3

### Payment Coupon

Account Number  
3727-682012-64001

Please Pay By:  
09/23/06

Please enter account  
number on all checks and  
correspondence.



JANE HALBRITTER  
APT 1720  
8231 BAY COLONY DR  
NAPLES FL 34108-7795

Total Amount Due

To avoid additional  
Finance Charges on  
Purchases, pay New  
Balance before Payment  
Due Date.

Note any address and/or  
telephone number change  
on reverse side. Unless  
you check here, this  
change will apply to all of  
your Card Accounts except  
any Corporate Card  
Accounts you may have.

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001

0000372768201264001 003865450003910450 08dd



**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments between your Card Account and your Sign & Travel and/or Extended Payment Option Account (if that account has been activated) ("Extended Payment Account") (referred to as "Account" in the Sign & Travel and/or Extended Payment Option Agreement) and, within each of these accounts, to Charges in any order and manner determined by us in our sole discretion. In most cases, if you have a credit balance on your Card Account we will not apply or allocate any part of that credit balance to your Extended Payment Account unless you contact us at a time the credit balance exists and instruct us in writing how you want us to apply that credit balance. **Charge Card and Statement Information:** The annual fee is \$85.00 for the Basic Card. The annual fee is \$35.00 for up to five Additional Cards on your Account and \$35.00 for each Additional Card on your Account after the first five. An additional \$5 is charged for billing addresses outside the US. Payment is due receipt of your statement. You may discontinue your membership by contacting Customer Service. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 5%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on your account you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **Important Notice to North Dakota Residents:** If the Account is past due for two or more billing periods, a late payment fee of 1.75% of all past due amounts will be added.



To Pay By Phone  
 1-800-472-9297

Customer Service  
 1-800-327-2177  
 24 hours/7 days

Lost or Stolen Card  
 1-800-992-3404

Express Cash  
 1-800-CASH-NOW

International Collect  
 1-336-393-1111

Hearing Impaired  
 (9am-5pm EST)  
 TTY: 1-800-221-9950  
 FAX: 1-800-695-9090  
 In NY: 1-800-522-1897

Large Print and Braille  
 Statements  
 1-800-327-2177



**Correspondence**

Customer Service  
 P.O. Box 297804  
 Ft. Lauderdale, FL  
 33329-7804

Express Cash  
 Operations  
 P.O. Box 297815  
 Ft. Lauderdale, FL  
 33329-7815

Payments  
 PO BOX 360001  
 FT LAUDERDALE  
 FL  
 33336-0001

**Change of Address**  
 correct on front  
 not use

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

E-mail (optional)


Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.





## w Activity Continued

Amount \$

08/08/06	Abercrombie and Fitch RETAIL MERCHANDISE	FL	
08/08/06	AMERICAN EAGLE MEN'S/WOMEN'S CLOTHING	FL	
08/08/06	BAKERS FOOTWEA SHOE STORE	FL	
08/08/06	WET SEAL #151 CLOTHING	FL	
08/09/06	ALVIN'S ISLAND #763 MEN'S/WOMEN'S CLOTHING	FL	
08/10/06	BEST BUY CO 0524 ELECTRONICS/APPLIANCES	FL	
08/10/06	THE HOME DEPOT #6358 HOME SUPPLY WAREHOUSE	FL	
08/10/06	THE HOME DEPOT #6358 HOME SUPPLY WAREHOUSE	FL	
08/11/06	AOL HIGH SPEED 888-889-7201 INTERNET SVC TWX*AOL HIGH SPEED 0806	NY	
08/11/06	PREMIUM SERVICES 888-265-9269 ONLINE SVCS TWX*AOL PREMIUM SVCE 08	NY	
08/11/06	NAPLES PACKAGING & SNAPLES SHIPPING/PACKAGING	FL	
2/06	JETBLUE AIRLINE CHARGE	SALT LAKE UT	
From: J F KENNEDY A/P NY To: BOSTON MA Carrier: B6 Class: Q Ticket Number: 99900390694050 Date of Departure: 08/13 Passenger Name: HALBRITTER/JANE Document Type: PASSENGER TICKET			
08/12/06	EXPRESS NEW YORK EXPRESS APPAREL	NY	

REDACTED

Continued on Page 4

Please detach here

## Travel Insurance Premium Refund Form

If you have been charged an insurance premium for one of the reasons listed on the back of this form, please  
1) provide the information requested and 2) check the reason for your refund. Attach additional pages if necessary.  
Please deduct the total premium refund from your payment and return this form with payment.

In order to receive a refund you must fill out this form completely. Failure to do so may result in a delay in  
processing or a denial of your request. If you are claiming for an uninsured person you must indicate  
his/her name on the back of the form.

Account Number  
3727-682012-64001

Vendor Name	Ticket/Rental Amount	Ticket/Rental Agreement No.	Month Billed	No. of Premiums	Program	Premium Amount	Total
Airline	\$374.20	001643835	March	1	Airflight	\$4.50	\$4.50

EXAMPLE

Total No. of premiums

the back of this form or attach additional pages for additional premium refund requests.

Use check the reason for request  
to ensure a timely refund.  
See reverse side of your refund  
form for explanation.)

- ☐ Non-fare airline services charge (excess baggage, itinerary change, upgrade, cancellation, or any other non-air transportation charge).
- ☐ An uninsured person (someone other than yourself, your spouse, your dependent children under age 23\*, or your Additional Cardmembers and their spouses or dependent children under age 23\*).  
\*For NY residents only, under age 19.
- ☐ Non-scheduled airline flight (e.g. charter).
- ☐ Cancelled trip.

- ☐ Uninsured car rental vehicle (e.g. cargo van or motorcycle).
- ☐ Two or more premium charges for same car rental.
- ☐ Cancelled car rental/no show.
- ☐ Other charges unrelated to the actual car rental (e.g. gas).
- ☐ Car rental in an excluded country.

Total Refund Requested

\$

REDACTED

Endor Name	Ticket/Rental Amount	Ticket/Rental Agreement No.	Month Billed	No. of Premiums	Program	Premium Amount	Total
------------	----------------------	-----------------------------	--------------	-----------------	---------	----------------	-------



New Activity Continued

Amount \$

08/06	JETBLUE	SALT LAKE UT	
	AIRLINE CHARGE		
	From:	To:	Carrier: Class:
	BOSTON MA	J F KENNEDY A/P NY	B6 Q
	Ticket Number: 99900391842600		
	Date of Departure: 08/17		
	Passenger Name: HALBRITTER/JANE		
	Document Type: PASSENGER TICKET		
08/16/06	JETBLUE	SALT LAKE UT	
	AIRLINE CHARGE		
	From:	To:	Carrier: Class:
	J F KENNEDY A/P NY	SYRACUSE NY	B6 K
	Ticket Number: 99900391844030		
	Date of Departure: 08/17		
	Passenger Name: ROSSI/ASHLEY		
	Document Type: PASSENGER TICKET		
08/16/06	BKST-HARVARD-C-S #30	Cambridge MA	
	Merchandise		
08/16/06	BKST-HARVARD-C-S #30	Cambridge MA	
	Merchandise		
08/16/06	STAR MARKET 567	CAMBRIDGE MA	
	GROCERY/SUPERMARKETS		
08/16/06	CARMEL CAR SERVICE 2126629807	NY	
	CHARTER SERVICE		
08/16/06	JAMES JOSEPH STUDIO BOSTON	MA	
	BARBER AND BEAUTY SHOP		
08/16/06	LUSH HANDMADE CSMTCSBOSTON	MA	
	COSMETIC STORE		
08/16/06	CENTURY TWENTY ONE #NEW YORK	NY	
	DISCOUNT MERCHANDISE		
08/17/06	SEPHORA #118 150BROA	NEW YORK NY	
	COSMETIC STORE		
08/18/06*	AIRFLIGHT INSURANCE PREMIUM		
	TKT NO. 99900391842600		
08/18/06*	AIRFLIGHT INSURANCE PREMIUM		
	TKT NO. 99900391844030		
08/18/06*	BAGGAGE INSURANCE PREMIUM		
	TKT NO. 99900391842600		
08/18/06*	BAGGAGE INSURANCE PREMIUM		
	TKT NO. 99900391844030		
08/18/06	BEST BUY MHT 0537	CAMBRIDGE MA	
	ELECTRONICS/APPLIANCES		
08/18/06*	BANANA REPUBLIC #811	US MA	
	811300047 MEN'S/WOMEN'S CLOTHNG		
08/18/06*	GAP #2256/THE GAP #2	US MA	
	225600022 MEN'S/WOMEN'S CLOTHNG		
08/18/06	ARDEN B #363	CAMBRIDGE MA	
	CLOTHING		
08/18/06	Abercrombie and Fitt	CAMBRIDGE MA	
	RETAIL MERCHANDISE		
08/19/06	IKEA STOUGHTON	7813445112 MA	
	FURNITURE		
08/19/06	IKEA STOUGHTON	7813445112 MA	
	FURNITURE		
08/19/06	JORDANS FURN CLEARANAVON	MA	
	FURNITURE		

REDACTED

low Activity Continued

Amount \$

3/19/06	JORDANS FURN CLEARANAVON FURNITURE	MA
3/20/06	BO CONCEPT CAMBRIDGE HOME FURNISHINGS	MA
3/20/06	CRATEANDBARREL 201 CAMBRIDGE N2012006082000300268660 68660000 0036-249285400	MA
3/21/06	BLOOMINGDALES CHESTNUT HILL I AREA RUG OR PADDING	MA
3/23/06	BLOOMINGDALES CHESTNUT HILL I MATTRESS OR BOX SPRING Description WORRYNOMORE FURNITURE PROTE	MA
3/23/06	BLOOMINGDALES CHESTNUT HILL I FABRIC UPHOLSTERY	MA
3/25/06	SEPHORA #374 5TH AVENUE COSMETIC STORE	NY
3/26/06	EXPRESS NEW YORK EXPRESS APPAREL	NY
3/26/06	EXPRESS NEW YORK EXPRESS APPAREL	NY
3/26/06	MORGANE NEW YORK APPAREL/ACCESSORIES	NY
3/26/06	ZARA USA INC NEW YORK 03 CLOTHING	NY
3/28/06*	BATH & BODY WORKS 18NEW HARTFORD 000001136 315-738-7650	NY
3/28/06	MACY'S EAST NEW HARTFORD CHARTER CLUB JEWELRY	NY
3/28/06	ECKERD DRUG #5784 ROME HEALTH CARE/PERSONAL	NY
3/28/06	H&M #11 NEW HARTFORD APPAREL/ACCESSORIES	NY
3/28/06	MICHAELS #2770 NEW HARTFORD ARTS & CRAFTS SUPPLIES	NY
3/28/06	PRICE CHOPPER #206 ROME SUPERMARKET	NY
3/28/06	BEDBATH&BEYOND#0511 NEW HARTFORD DEPARTMENT STORES	NY
3/28/06	MATTHEW'S HALLMARK#NEW HARTFORD GOODS/SERVICES	NY
3/29/06	ECKERD DRUG #5784 ROME HEALTH CARE/PERSONAL	NY
3/30/06	TARGET STORES NEW HARTFORD GENERAL MERCHANDISE	NY
3/30/06	TJMAXX 0865 NEW HARTFORD 50NY 13413 GENERAL MDSE	NY
3/31/06	VICTORIA'S SECRETNEW HARTFORD Women's Apparel	NY
3/01/06	EXPRESS SYRACUSE EXPRESS APPAREL	NY
3/01/06*	BANANA REPUBLIC #816US 816800039 MEN'S/WOMEN'S CLOTHNG	NY

REDACTED



**New Activity Continued**

Amount \$

09/01/06	ANN TAYLOR STR: 0338	SYRACUSE	NY
	WOMANS APPAREL/ACC		
09/01/06	ARDEN B #359	SYRACUSE	NY
	CLOTHING		
09/01/06	H&M #7	SYRACUSE	NY
	APPAREL/ACCESSORIES		
09/01/06	HARRINGTON'S NORTH	PNAPLES	FL
	PRESCRIPTION/SUNDRI		
09/03/06	ECKERD DRUG #5784	ROME	NY
	HEALTH CARE/PERSONAL		
09/03/06	PRICE CHOPPER #206	ROME	NY
	SUPERMARKET		
09/05/06	VICTORIA'S SECRET	DEWITT	NY
	Women's Apparel		
09/06/06	MIKASA 201015LEE	MA	
	GLASSWARE/CRYSTAL		
09/06/06	AMERICAN EAGLE000208LEE	MA	
	MEN'S/WOMEN'S CLOTHING		
09/06/06	STAR MARKET 567	CAMBRIDGE	MA
	GROCERY/SUPERMARKETS		

REDACTED

**Total of New Activity for JANE HALBRITTER**

New Charges  
Payments/Credits

**Other Card Account Transactions**

09/08/06\* DELINQUENCY CHARGE ON

**Total of New Activity**

New Charges  
Payments/Credits





Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
3727-150517-31001

Closing Date  
09/24/06

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	Credit Balance \$	Payment Not Required
				Please refer to page 2 for important information regarding your account

An existing Credit Balance on your DUE in Full account will be applied to your Flexible Minimum Amount Due. Any remaining Credit Balance can be applied to your Flexible Payment Option Account (Sign & Travel and/or Extended Payment Option) Balance, against future charges or you may request a refund.

To manage your Account, visit us online at [open.americanexpress.com](http://open.americanexpress.com) or call Customer Service at 1-800-492-8468.



**Looking for a Great Restaurant?**  
Whether it's entertaining clients or celebrating with your staff, your Business Platinum Card® gives you the opportunity to sample some of the world's finest restaurants. From five-star cuisine to chic bistros, every day, participating restaurants in our *Fine Dining* and *Hot Plates*® programs hold a reservation for Business Platinum Card members. Just call Business Platinum Card Concierge at 1-800-345-AMEX (2639) to secure your reservation for an outstanding dining experience. For a complete listing of *Fine Dining* and *Hot Plates* Restaurants, visit [open.americanexpress.com/smallbusinessplatinum](http://open.americanexpress.com/smallbusinessplatinum). Terms and conditions apply.

Activity

\* Indicates posting date

Amount \$

08/25/06*	PHONE PAYMENT RECEIVED-THANK YOU XXXXX55907 NATIONAL BANK AND TRUST COMPANY OF	
09/15/06*	Payment Received - Thank You	

Summary of Payment Activity

REDACTED

Due in Full Activity for JANE HALBRITTER

Card XXXX-XXXXX7-31001

Amount \$

08/24/06*	5% OPEN SAVINGS AT FEDEX FEDEX #858366322572 \$19.74 08/18/06	
08/24/06*	5% OPEN SAVINGS AT FEDEX FEDEX #858366322583 \$22.39 08/18/06	
08/30/06*	5% OPEN SAVINGS AT FEDEX FEDEX #858034349233 \$34.89 08/25/06	

Continued on Page 3

Payment Coupon

Account Number  
3727-150517-31001

Payment Not Required

To Pay by Computer, visit [open.americanexpress.com](http://open.americanexpress.com). To Pay by Phone, call 1-800-472-9297.



JANE HALBRITTER  
STONEHEDGE HEALTH  
8231 BAY COLONY DR  
NAPLES FL 34108-7794

Total Amount Due

Please enter account number on all checks and correspondence.

Make check payable to American Express.

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.



AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001

**Payments:** Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by check, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other way or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at our discretion and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay by Computer, please visit us at [www.americanexpress.com](http://www.americanexpress.com). A \$5 annual subscription fee to *Fortune Small Business* magazine is included in your annual fee. If you pay an annual fee but do not wish to receive the magazine, call the number on the back of the Card. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office. **Finance Charges: Average Daily Balance Method for Calculation of Finance Charges:** We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature.* This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional Finance Charges on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. *This method of calculating the Average Daily Balance and Finance Charge results in the compounding of Finance Charges.* The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your Charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have a Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain why you believe there is an error. If you need more information, describe the item you are unsure about. If we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please refrain from any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Payments:** Please contact us by visiting us online at [open.americanexpress.com](http://open.americanexpress.com), or you can call us at 1-800-IPAY-AXP. Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made by writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service  
1-800-492-8468  
24 hours/7 days

Express Cash  
1-800-CASH-NOW

Lost or Stolen Card  
1-800-492-3344

International Collect  
1-623-492-7719

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

Large Print and Braille  
Statements  
1-800-492-8468

Extended Payment  
Option for Business  
Customer Service  
1-800-403-1288



#### Correspondence

Customer Service  
P.O. Box 297804  
Ft. Lauderdale, FL  
33329-7804

Express Cash  
Operations  
P.O. Box 297815  
Ft. Lauderdale, FL  
33329-7815

Payments  
PO BOX 360001  
FT LAUDERDALE  
FL  
33336-0001

#### Change of Address

Printed on front  
not use

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

State

Code

Zip Code and  
Telephone

Code and  
Telephone

(optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.



Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXX-31001

Closing Date  
09/24/06

Filed 01/18/2008 Page 3 of 8 Page 17 of 52

Days in Full continued

Amount \$

09/08/06*	5% OPEN SAVINGS AT FEDEX FEDEX #856667887266 \$0.00 09/01/06	
09/09/06*	5% OPEN SAVINGS AT FEDEX FEDEX #853245501198 \$0.00 09/05/06	
09/18/06*	5% OPEN SAVINGS AT FEDEX FEDEX #854005947268 \$0.00 09/14/06	
09/18/06*	5% OPEN SAVINGS AT FEDEX FEDEX #854005947257 \$0.00 09/14/06	
09/21/06*	5% OPEN SAVINGS AT FEDEX FEDEX #854005947280 \$0.00 09/15/06	
08/25/06	WD 50 NEW YORK NY FOOD/BEVERAGE	
08/25/06	FEDEX #858034349233 NAPLES FL 94294 34135 TO: FLOOR CLUB FL FROM: JANE HALBRITTER 34108 001 PRIORITY LTR 1LB AWB858034349233 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 8034349233	
08/27/06	NEW YORK PALACE NEW YORK NY Arrival Date Departure Date No of Nights 08/25/06 08/27/06 2 00000000	
08/28/06	NEW YORK PALACE NEW YORK NY Arrival Date Departure Date No of Nights 08/25/06 08/27/06 2 00000000	
08/28/06	BEST BUY CO 0545 NEW HARTFORD NY ELECTRONICS/APPLIANCES ROC No. 003 08852	
08/28/06	CARMELLAS CAFE NEW HARTFORD NY FOOD/BEVERAGE ROC No. 2957	
08/29/06	FASTRAC MARKET # 276ROME NY GAS	

REDACTED

REDACTED

Continued on Page 4

Please detach here

#### Travel Insurance Premium Refund/Credit Form

Please fill out this form to request refunds for travel insurance premiums incurred with the purchase of an airline ticket or a car rental. If you have been charged an insurance premium for one of the reasons listed to the right, please provide the information requested below. Please deduct the total premium refund amount from your total balance due and return this form with your payment. In order to receive a refund, you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request.

Please do not fill out this coupon if you cancelled an airline ticket or a car rental reservation and expect credits for these in your American Express account. These premiums will be automatically refunded to you- any refunded premiums will appear as credits on your monthly statement.

#### Reasons for Refund/Credit

- Non-fare airline services charge(s) (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charge)
- An uninsured person
- Non-scheduled airline flights (e.g. private jet)
- Cancelled trip with non-refundable airline ticket
- Two or more premium charges for same car rental
- Car rental no show
- Other charges unrelated to actual car rental (e.g. gas)
- Car rental in an excluded country
- A vehicle other than a rental car
- Other reason

Account Number:  
3727-150517-31001

Member Name	Ticket/Rental Amount	Ticket Number	Month Billed	No. of Premiums	Program	Total Premium Refund Requested
Member	\$374.20	001643835	March	1	Travel Delay	\$9.95

e in Full continued

Amount \$

1/06 FEDEX #856667887266 ROME NY  
02139  
TO: DINA HAL BRITTER MA  
FROM: HA 34110  
001 2DAY LTR 1LB AWB856667887266  
FEDEX CUSTOMER SERVICE #1-800-622-1147  
ROC No. 6667887266

03/06 RADIO SHACK 001162ROME NY  
ELECTRONICS SALES

04/06 HESS 32372 ROME NY  
000026336  
SERVICE STATIONS

REDACTED

05/06 THE UPS STORE #5012 EAST SYRACUSE NY  
BUSINESS SERVICES  
ROC No. 000000

05/06 PASTABILITIES SYRACUSE NY  
FOOD AND BEVERAGE

05/06 JOEY'S SYRACUSE NY  
FOOD/BEVERAGE  
FOOD/BEV  
WAITER

05/06 FEDEX #853245501198 ROME NY  
11042  
TO: NY  
FROM: JANE HALBRITER 13440  
001 PRIORITY LTR 1LB AWB853245501198  
FEDEX CUSTOMER SERVICE #1-800-622-1147  
ROC No. 3245501198

Arrival Date	Departure Date	No of Nights
09/05/06	09/06/06	1
00000000		

06/06 DAKOTAS BRICKHOUSE GSYRACUSE NY  
FOOD/ BEV/RSTR  
FOOD/BEV  
TIP

REDACTED

06/06 CITGO3515 XTRA MART OLD CHATHAM NY  
CITGO  
GAS/MS096 392713515030

Continued on Page 5





Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXXX7-31001

Closing Date  
09/24/06

Filed 01/18/2008 Page 5 of 52

Due in Full continued

Amount \$

Date	Description	City	State
09/12/06	JETBLUE AIRLINE CHARGE From: BOSTON MA To: DULLES ARPT DC BOSTON MA Carrier: B6 Class: Q Ticket Number: 99900400973470 Date of Departure: 09/18 Passenger Name: HALBRITTER/JANE Document Type: PASSENGER TICKET	SALT LAKE	UT
09/12/06	AMEX TVL-ONLINE HOTL800-256-9089 TX ONLINE HOTL		
09/12/06	CONTAINERSTORECHSTNHCHESTNUT HILL MA STORAGE &ORG ROC No. 0075605181		
09/12/06	EXXONMOBIL7504740460SOUTH BO MA PAY AT PUMP7504740460		
09/14/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS BAGGAGE INSURANCE PREMIUM TKT NO. 99900400973470		
09/14/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS AIRFLIGHT INSURANCE PREMIUM TKT NO. 99900400973470		
09/14/06	FEDEX #854005947257 ROME NY 13057 TO: KEVIN FAHEY NY FROM: JANE HANBRITTER 13440 001 PRIORITY LTR 1LB AWB854005947257 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947257		
09/14/06	FEDEX #854005947268 ROME NY 13413 TO: DR BRIAN GAFFNEY NY FROM: JANE HAIBRITTER 13440 001 PRIORITY PKG 3LB AWB854005947268 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947268		
09/15/06	SITE GENIE, LLC ROCHESTER MN WEB PAGE HOSTING		
09/15/06	FEDEX #854005947279 ROME NY 12203 TO: RECORDS TRANSCRIPT PAGUES NY FROM: JANE HOLBRITTER 13440 001 FIRST LTR 1LB AWB854005947279 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947279		
09/15/06	FEDEX #854005947280 ROME NY 13323 TO: LINDA MARTRELL NY FROM: JANE HAIBRITTER 13440 001 PRIORITY LTR 1LB AWB854005947280 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947280		
09/18/06	HMSHOST-BOS-AIRPT #8East Boston MA FOOD/BEV ROC No. 0000101831		
09/19/06	SMARTE CARTE IADAL WASHINGTON DC PARKING LOT/GARAGE ROC No. 006895		

REDACTED

Continued on reverse

TONEHEDGE HEALTH

## ue in Full continued

Amount \$

1/06 DELTA AIR LINES ATLANTA GA  
DELTA AIR LINES  
From: To: Carrier: Class:  
WASHINGTON NAT'L D LAGUARDIA INTL A/P DL YS  
NOT AVAILABLE  
Ticket Number: 00621839311811 Date of Departure: 09/20  
Passenger Name: HALBRITTER/JANE  
Document Type: PASSENGER TICKET

1/20/06 DELTA AIR LINES ATLANTA GA  
DELTA AIR LINES  
From: To: Carrier:  
LAGUARDIA INTL A/P BOSTON MA DL  
NOT AVAILABLE  
Ticket Number: 00607637316296 Date of Departure: 09/20  
Passenger Name: HALBRITTER/JANE  
Document Type: MISCELLANEOUS TAX(S)/FEE(S)

REDACTED

1/20/06 DELTA AIR LINES ATLANTA GA  
DELTA AIR LINES  
From: To: Carrier:  
WASHINGTON NAT'L D LAGUARDIA INTL A/P DL  
NOT AVAILABLE  
Ticket Number: 00607639392990 Date of Departure: 09/20  
Passenger Name: HALBRITTER/JANE  
Document Type: MISCELLANEOUS TAX(S)/FEE(S)

1/20/06 DELTA AIR LINES ATLANTA GA  
DELTA AIR LINES  
From: To: Carrier: Class:  
LAGUARDIA INTL A/P BOSTON MA DL YS  
NOT AVAILABLE  
Ticket Number: 00621837234815 Date of Departure: 09/20  
Passenger Name: HALBRITTER/JANE  
Document Type: PASSENGER TICKET

1/21/06 PALOMAR DC WASHINGTON DC  
LODGING/HOTELS, MOTE  
ROC No. 0000000000

1/21/06 PALOMAR DC WASHINGTON DC  
LODGING/HOTELS, MOTE  
ROC No. 0000000000

1/22/06\* TRANSACTION PROCESSED BY AMERICAN EXPRESS  
BAGGAGE INSURANCE PREMIUM  
TKT NO. 00621839311811

REDACTED

1/22/06\* TRANSACTION PROCESSED BY AMERICAN EXPRESS  
BAGGAGE INSURANCE PREMIUM  
TKT NO. 00621837234815

1/22/06\* TRANSACTION PROCESSED BY AMERICAN EXPRESS  
AIRFLIGHT INSURANCE PREMIUM  
TKT NO. 00621837234815

1/22/06\* TRANSACTION PROCESSED BY AMERICAN EXPRESS  
AIRFLIGHT INSURANCE PREMIUM  
TKT NO. 00621839311811

## Total Due in Full Activity



Card For  
**JANE HALBRITTER**

Account Number  
**3727-682012-64001**

Closing Date  
**10/08/06**

Page 1 of 10

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$	Please Pay By 10/23/06
				Please refer to page 6 for important information regarding your account

For assistance or questions about your account, contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-327-2177.



**Introducing Your Enhanced Card Membership**  
Starting October 1, we're introducing a new way to earn double points, along with new entertainment and roadside assistance services. To learn more, visit us at [www.americanexpress.com/gold](http://www.americanexpress.com/gold).

Activity				Amount \$
* Indicates posting date				
09/22/06	Payment Received	Thank You		
<b>Due in Full Activity for JANE HALBRITTER</b>				Amount \$
Card XXXX-XXXX-XXXX-64001				
09/13/06	RUG DECOR OF MIROMARESTERO	FL		
	FLOOR COVERING STORE			
	ROC No. 9864			
09/14/06	DREAM ON FUTON	CAMBRIDGE MA		
	FURNISHINGS/ACCESSORIES			
10/02/06	HARVARD CONTINUING ECAMBRIDGE	MA		
	COLLEGES,UNIVS,PROFESS			
09/07/06	THE ASGARD IRISH PUBCAMBRIDGE	MA		
	FOOD/BEVERAGE			
09/08/06	STAR MARKET 567	CAMBRIDGE MA		
	GROCERY/SUPERMARKETS			
	ROC No. 560362			
09/08/06	STAR MARKET 567	CAMBRIDGE MA		
	GROCERY/SUPERMARKETS			
	ROC No. 508656			

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Account Number  
3727-682012-64001

**Please Pay By:**  
10/23/06

**Total Amount Due**

JANE HALBRITTER  
APT 1720  
8231 BAY COLONY DR  
NAPLES FL 34108-7795

Mail Payment to:  
AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

☐

**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we do not receive payment in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be cashed upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a check processing service is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial institution you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next business day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits to your Account and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges:** **Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay a new balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. **This method of calculating the ADB results in daily compounding of FC.** **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary:** **In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Member Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the problem you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the merchandise for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service  
1-800-528-4800  
24 hours/7 days

Lost or Stolen Card  
1-800-992-3404

Express Cash  
1-800-CASH-NOW

International Collect  
1-336-393-1111

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

Large Print and Braille  
Statements  
1-800-528-4800



#### Correspondence

Customer Service  
P.O. Box 297804  
Ft. Lauderdale, FL  
33329-7804

Express Cash  
Operations  
P.O. Box 297815  
Ft. Lauderdale, FL  
33329-7815

Payments  
PO BOX 360001  
FT LAUDERDALE  
FL  
33336-0001

#### Change of Address

Print on front  
of card  
use

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Address

State

Code

Code and  
Phone

Code and  
Phone

(optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences

Prepared For  
JANE CASE

Case 1:07-cv-03848-WHP

Account Number

XXXXXX12-64001

Closing Date

10/08/08

Page 3 of 10

Page 23 of 52

See in Full continued

Amount \$

09/08/06	BKST-HARVARD-C-S #30	Cambridge	MA	
	Merchandise			
	ROC No. 0057817701			
09/08/06	BORDER CAFE	CAMBRIDGE	MA	
	FOOD/BEVERAGE			
	FOOD/BEV			
	TIP			
09/09/06	ECONOMY TRUE VALUE HC	CAMBRIDGE	MA	
	HARDWARE STORE			
	ROC No. 0000000000			
09/09/06	GAP #2281 GAP #2281 US		MA	
	FAMILY CLOTHING			
09/10/06	BEST BUY MHT 0537	CAMBRIDGE	MA	
	ELECTRONICS/APPLIANCES			
	ROC No. 030 01869			
09/10/06	GUESS #60	CAMBRIDGE	MA	MA
	APPAREL/ACCESSORIES			
09/10/06	Whole FoodsCamb 0203	CAMBRIDGE	MA	
	GROCERY STORE/SUPERMRKT			
	ROC No. 000193714			
09/10/06	BORDERS BOOKS 004399	CAMBRIDGE	MA	
	BOOK STORE			
09/10/06	DREAM ON FUTON	CAMBRIDGE	MA	
	FURNISHINGS/ACCESSORIES			
1/06	AOL HIGH SPEED 888-889-7201		NY	
	INTERNET SVC			
	TWX*AOL HIGH SPEED 0906			
	ROC No. 0074310394			
09/11/06	PREMIUM SERVICES 888-265-9269		NY	
	ONLINE SVCS			
	TWX*AOL PREMIUM SVCE 09			
	ROC No. 0074266286			
09/11/06	STAR MARKET 567	CAMBRIDGE	MA	
	GROCERY/SUPERMARKETS			
	ROC No. 585115			
09/12/06	Whole FoodsRive 0216	RIVER STREET	MA	
	GROCERY STORE/SUPERMRKT			
	ROC No. 000155830			
09/13/06	Whole FoodsCamb 0203	CAMBRIDGE	MA	
	GROCERY STORE/SUPERMRKT			
	ROC No. 000197211			
09/13/06	CONTAINERSTORECHSTNH	CHESTNUT HILL	MA	
	STORAGE &ORG			
	ROC No. 0076183129			
09/13/06	WILD PAIR 3636001363	CAMBRIDGE	MA	
	SHOE STORE			
09/14/06	WALGREENS 000676	CAMBRIDGE	MA	
	DRUG STORE/PHARMACY			
09/14/06	STAR MARKET 567	CAMBRIDGE	MA	
	GROCERY/SUPERMARKETS			
	ROC No. 504216			
09/14/06	BOB SLATE	CAMBRIDGE	MA	
	STATIONERY OFF/SCH SUPP			
	FOR CUSTOMER SERVICE CALL 617-8681023			
09/14/06	CRATEANDBARREL 201	CAMBRIDGE	MA	
	N2012006091400200268660			

*Boston*

REDACTED

Continued on reverse

4/06	HARVARD BKSTR 902000	CAMBRIDGE	MA	
	BOOK STORE			
5/06	PAPYRUS #216	CAMBRIDGE	MA	
	GIFT, CARD, NOVELTY			
	ROC No. 0000000000			
5/06	STORE TO DOOR LLC	WOBURN	MA	
	STORAGE RENTAL/SUPPLIES			
	ROC No. 0000000000			
5/06	BKST-HARVARD-C-S #30	Cambridge	MA	
	Merchandise			
	ROC No. 0059434701			
5/06	MADURA	BOSTON	MA	
	SEWING/NEEDLEWK/FABRIC			
	ROC No. 000000			
5/06	THAI BASIL	BOSTON	MA	
	RESTAURANT			
	FOOD-BEV			
	WAITER			
5/06	HOLLYWOOD NAILS & SK	BOSTON	MA	
	BARBER AND BEAUTY SHOP			
	ROC No. 0000000000			
5/06	FILENES BASEMENT552	BOSTON	MA	
	APPAREL/HOUSEWARE02116			
5/06	H & M #100	BOSTON	MA	
	APPAREL/ACCESSORIES			
	ROC No. 0000000000			
5/06	NEIMAN-MARCUS #20 00	BOSTON	MA	
	DEPARTMENT STORE			
	Description	Price		
	HAIR CARE			
	ALES GROUP			
	ALES GROUP			
	ALES GROUP			
5/06	BANANA REPUBLIC #81	BUS	MA	
	MEN'S/WOMEN'S CLOTHNG			
7/06	ECONOMY TRUE VALUE HC	CAMBRIDGE	MA	
	HARDWARE STORE			
	ROC No. 0000000000			
9/06	HASTINGS BUSINESS SUH	HUNTSVILLE	AL	
	GENERAL MERCH			
	ROC No. 0000000000			
1/06	STAR MARKET 567	CAMBRIDGE	MA	
	GROCERY/SUPERMARKETS			
	ROC No. 567426			
1/06	HARRINGTON'S NORTH	PNAPLES	FL	
	PRESCRIPTION/SUNDRI			
1/06	HARVARD CONTINUING E	CAMBRIDGE	MA	
	COLLEGES,UNIVS ,PROFESS			
3/06	AJ WRIGHT 0101	SOMERVILLE 50	MA	
	02143			
	GENERAL MDSE			
	ROC No. 1010074434			
3/06	TARGET 1441 1441	SOMERVILLE	MA	
	DISCOUNT STORE			
4/06	AJ WRIGHT 0101	SOMERVILLE 50	MA	
	02143			
	GENERAL MDSE			
	ROC No. 1010084082			

REDACTED

REDACTED



See in Full continued

Amount \$

09/24/06	Karen Millen U.S. Boston MA	UNDEFINED WOMEN'S READY-TO-WEAR STORES
09/24/06	THE ARTFUL HAND BOSTON MA	GIFT/NOVELTY/SOUVENIR ROC No. 0004
09/24/06	MONROE SALT WORKS BOSTON MA	MISCELLANEOUS AND SPECI
09/24/06	TARGET 1441 1441 SOMERVILLE MA	DISCOUNT STORE
09/25/06	MADURA BOSTON MA	SEWING/NEEDLEWK/FABRIC ROC No. 000000
09/25/06	STAR MARKET 567 CAMBRIDGE MA	GROCERY/SUPERMARKETS ROC No. 582427
09/25/06	BEST BUY MHT 0537 CAMBRIDGE MA	ELECTRONICS/APPLIANCES ROC No. 005 09243
09/25/06	H&M #74 CAMBRIDGE MA	APPAREL/ACCESSORIES ROC No. 0000000000
09/25/06	THE CHEESECAKE FCTRYCAMBRIDGE MA	FOOD/BEV
5/06	Abercrombie and FitcCAMBRIDGE MA	RETAIL MERCHANDISE ROC No. 0203096001
09/25/06	OLD NAVY #5921 OLD NUS MA	FAMILY CLOTHING
09/26/06	Whole FoodsRive 0216RIVER STREET MA	GROCERY STORE/SUPERMRKT ROC No. 000180807
09/26/06	HARVARD CONTINUING ECAMBRIDGE MA	COLLEGES,UNIVS ,PROFESS
9/29/06	LAVANDERIA US MA	LAUNDRY SERVICE
9/29/06	TARGET T-2059 2059 FORT MYERS FL	DISCOUNT STORE
9/30/06	THE HOME DEPOT #6358NAPLES FL	HOME SUPPLY WAREHOUSE
0/02/06	PUBLIX STR# 0249 NAPLES FL	GROCERIES ROC No. 249003
0/03/06	WALGREEN 041673NAPLES FL	DRUG STORE/PHARMACY
0/03/06	MARSHALLS 0796 NAPLES 50FL	34108 GENERAL MDSE ROC No. 7960023960
0/03/06	MARSHALLS 0796 NAPLES 50FL	34108 GENERAL MDSE ROC No. 7960037549
0/03/06	HARRINGTON'S NORTH PNAPLES FL	PRESCRIPTION/SUNDRI

*Boston*

REDACTED



**e in Full continued**

04/06	PTS	US	MA	
	ELECTRONICS STORE			
05/06	CR MEDICAL GUIDE.ORG	914-378-2332	NY	
	WEB SITE			
	ROC No. 0087619116			
05/06	PAD THAI INC.	NAPLES FL		
	FOOD AND BEVERAGE			
05/06	USPS 1162709552	NAPLES	FL	
	USPS VENDING			
05/06	NUTRENERGY	US	NY	
	CATALOG MERCHANDISE			
06/06	THE FRESH MARKET	SNAPLES	FL	
	GROCERIES/SUNDRIES			
	ROC No. 4260027003			
06/06	BOOKS A MILLION	NAPLES	FL	
	BOOK STORE			
06/06	LINENS N THINGS.#684	NAPLES	FL	
	BED/BATH/ACCESSOIRES			
	ROC No. 0000000000			

REDACTED

**tal Due in Full Activity**

**portant Notice**

**ormation on Flexible Payment Features**

may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

Sign & Travel, the APR is 18.24%, the DPR is 0.0500%

Please refer to page for further important information regarding your account



Account Number 3727-150517-31001

Closing Date 10/23/06

Page 1 of 8

Previous Balance \$

Payment Activity \$

New Activity \$ Inc. Adjustments

New Balance \$

Please Pay By 11/07/06

Please refer to page 2 for important information regarding your account

To manage your Account, visit us online at [open.americanexpress.com](http://open.americanexpress.com) or call Customer Service at 1-800-492-8468.

**BPT: Your Key Contact to the Travel Benefits of Your Card**

Whatever your destination, the experienced travel consultants at Business Platinum Travel (BPT) are prepared to assist you with all of your travel needs, including domestic and international flight reservations, along with complimentary companion tickets through the International Airline program and deluxe accommodations at participants in the Fine Hotels & Resorts program.

BPT can be reached 24 hours a day, 365 days a year by calling BPT at 1-800-553-9497.

Activity		Amount \$
Total of Payment Activity		
Due in Full Activity for JANE HALBRITTER		
Card XXXX-XXXXX7-31001		
9/29/06*	5% OPEN SAVINGS AT FEDEX	
	FEDEX #854005947290 \$13.79 09/25/06	
9/29/06*	5% OPEN SAVINGS AT FEDEX	
	FEDEX #854005947305 \$11.99 09/25/06	
9/29/06*	5% OPEN SAVINGS AT FEDEX	
	FEDEX #854005947316 \$14.79 09/25/06	
9/03/06*	3% OPEN Savings on JetBlue flights	
	JETBLUE \$369.60 09/29/06	
9/13/06*	3% OPEN Savings on JetBlue flights	
	JETBLUE \$239.30 10/11/06	
9/16/06*	5% OPEN Savings at FedEx	
	FEDEX #854005947463 \$25.51 10/12/06	

Please fold on the perforation below, detach and return with your payment

Continued on Page 3

Payment Coupon

Account Number 3727-150517-31001

Please Pay By: 11/07/06

To Pay by Computer, visit [open.americanexpress.com](http://open.americanexpress.com). To Pay by Phone, call 1-800-472-9297.

Please enter account number on all checks and correspondence.

Make check payable to American Express.

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

JANE HALBRITTER

STONEHEDGE HEALTH

8231 BAY COLONY DR

NAPLES FL 34108-7794

Total Amount Due \$

Mail Payment to:

AMERICAN EXPRESS

PO BOX 360001

FT LAUDERDALE FL 33336-0001

**Payments:** Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by phone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at [www.americanexpress.com](http://www.americanexpress.com). A \$5 annual subscription fee to *Fortune Small Business* magazine is included in your annual fee. If you pay an annual fee but do not wish to receive the magazine, call the number on the back of the Card. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office. **Finance Charges: Average Daily Balance Method for Calculation of Finance Charges:** We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional Finance Charges on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. **This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.** The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your Charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department as indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have a Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe and explain why you believe there is an error. If you need more information, describe the item you are unsure about. While we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Transfers:** Please contact us by visiting us online at [open.americanexpress.com](http://open.americanexpress.com), or you can call us at 1-800-IPAY-AXP or Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service  
1-800-492-8468  
24 hours/7 days

Express Cash  
1-800-CASH-NOW

Lost or Stolen Card  
1-800-492-3344

International Collect  
1-623-492-7719

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

Large Print and Braille  
Statements  
1-800-492-8468

Extended Payment  
Option/Select and Pay  
Option Customer  
Service  
1-800-403-1288



Correspondence

Customer Service  
P.O. Box 297804  
Ft. Lauderdale, FL  
33329-7804

Express Cash  
Operations  
P.O. Box 297815  
Ft. Lauderdale, FL  
33329-7815

Payments  
PO BOX 360001  
FT LAUDERDALE  
FL  
33336-0001

#### Change of Address

If correct on front  
do not use

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and  
Home Phone

Area Code and  
Work Phone

Email (optional)

Please provide your e-mail address to receive important account updates & exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at  
[www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.



Line in Full continued				Amount \$
08/23/06	BERTUCCI'S #011 CAMBRIDGE MA			
	FOOD/BEVERAGE			
	FOOD-BEV	43.81		
	WAITER	8.00		
09/25/06	FEDEX #854005947290 ROME NY			
	13323			
	TO: LINDA MACARTNEY NY			
	FROM: L HALBRETT 13440			
	001 EXP SVR LTR 1LB AWB854005947290			
	FEDEX CUSTOMER SERVICE #1-800-622-1147			
	ROC No. 4005947290			
09/25/06	FEDEX #854005947316 ROME NY			
	33956			
	TO: CONNIE DECEMBER FL			
	FROM: L HALBRETT 13440			
	001 EXP SVR LTR 1LB AWB854005947316			
	FEDEX CUSTOMER SERVICE #1-800-622-1147			
	ROC No. 4005947316			
09/25/06	FEDEX #854005947305 ROME NY			
	13440			
	TO: GEORGE ROSSI NY			
	FROM: L HALBRETT 13440			
	001 EXP SVR LTR 2LB AWB854005947305			
	FEDEX CUSTOMER SERVICE #1-800-622-1147			
	ROC No. 4005947305			
09/26/06	THE UPS STORE #0681 CAMBRIDGE MA			
	BUSINESS SERVICES			
	ROC No. 000000			
10/06	JETBLUE SALT LAKE UT			
	AIRLINE CHARGE			
	From: BOSTON MA	To: J F KENNEDY A/P NY	Carrier: B6	Class: Y
		FT MYERS FLORIDA		
	Ticket Number: 99900407126340		Date of Departure: 09/29	
	Passenger Name: HALBRETT/JANE			
	Document Type: PASSENGER TICKET			
09/29/06	SW FLORIDA INT'L AIRPORT MYERS FL			
	PARKING FEES			

REDACTED

Continued on Page 4

Please detach here

**Travel Insurance Premium Refund/Credit Form**

Please fill out this form to request refunds for travel insurance premiums incurred with the purchase of an airline ticket or a car rental. If you have been charged an insurance premium for one of the reasons listed to the right, please provide the information requested below. Please deduct the total premium refund amount from your total balance due and return this form with your payment. In order to receive a refund, you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request.

**Please do not fill out this coupon if you cancelled an airline ticket or a car rental reservation and expect credits for these on your American Express account. These premiums will be automatically refunded to you- any refunded premiums will appear as credits on your monthly statement.**

**Reasons for Refund/Credit**

- Non-fare airline services charge(s) (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charge)
- An uninsured person
- Non-scheduled airline flights (e.g. private jet)
- Cancelled trip with non-refundable airline ticket
- Two or more premium charges for same car rental
- Car rental no show
- Other charges unrelated to actual car rental (e.g. gas)
- Car rental in an excluded country
- A vehicle other than a rental car
- Other reason

Account Number:  
3727-150517-31001

Major Name	Ticket/Rental Amount	Ticket Number	Month Billed	No. of Premiums	Program	Total Premium Refund Requested
Airline	\$374.20	001643835	March	1	Travel Delay	\$9.95

STONEHEDGE HEALTH

Due in Full continued

Amount \$

09/29/05	HUDSON NEWS 275 LG E BOSTON MA NEWS DEALERS/NEWSSTANDS ROC No. 000035		
10/03/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS AIRFLIGHT INSURANCE PREMIUM TKT NO. 99900407126340		
10/03/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS BAGGAGE INSURANCE PREMIUM TKT NO. 99900407126340		
10/05/06	OFFICE DEPOT, INC. NAPLES FL OFFICE PROD. & SUPPLIES WEB.COM SITE BUILDER REFILL,DR,TEL/ADD,3.75X6.75,6H TAPE,MICROCASSETTE 60,3/PK FILE BOX,MOBILE,ORG,LTR,GRAY ROC No. 355018755		
10/06/06	NAPLES PACKAGING & SNAPLES FL SHIPPING/PACKAGING		
10/10/06	NAPLES PACKAGING & SNAPLES FL SHIPPING/PACKAGING		
10/11/06	JETBLUE SALT LAKE UT AIRLINE CHARGE From: FT MYERS FLORIDA To: BOSTON MA NOT AVAILABLE Ticket Number: 99900411163240 Passenger Name: HALBRITTER/JANE Document Type: PASSENGER TICKET	Carrier: B6 Class: H_	Date of Departure: 10/11
10/11/06	UNITED AIRLINES PHOENIX AZ UNITED AIRLINES From: BOSTON MA To: O'HARE FIELD IL BOSTON MA Ticket Number: 01677896393294 Passenger Name: HALBRITTER/JANE Document Type: PASSENGER TICKET	Carrier: UA Class: VN UN	Date of Departure: 10/12
10/11/06	SMARTÉ CARTE BOSAP BOSTON MA RENTAL EQUIP/SERVICE ROC No. 005123		

REDACTED

Continued on Page 5





Due in Full continued

Amount \$

0/06	COACH USA O'HARE PARAMUS NJ BUS LINES/CHARTER/TOUR ROC No. 12285004	
10/12/06	FEDEX #854005947463 ROME NY 13502 TO: STRATEGIC INVESTMENT NY FROM: JANE HALBRITTER 13440 001 PRIORITY LTR 1LB AWB854005947463 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947463	
10/13/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS BAGGAGE INSURANCE PREMIUM TKT NO. 01677896393294	
10/13/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS BAGGAGE INSURANCE PREMIUM TKT NO. 99900411163240	
10/13/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS AIRFLIGHT INSURANCE PREMIUM TKT NO. 99900411163240	
10/13/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS AIRFLIGHT INSURANCE PREMIUM TKT NO. 01677896393294	
10/15/06	HUDSON NEWS-CHICAGO DESPLAINES IL NEWS DEALERS/NEWSSTANDS ROC No. 000023	
10/15/06	COMFORT SUITES ROCKFORD IL Arrival Date Departure Date 10/12/06 10/15/06 00000000	
10/15/06	ECONOMY TRUE VALUE HCAMBRIDGE MA HARDWARE STORE ROC No. 0000000000	
0/16/06	SITE GENIE, LLC ROCHESTER MN WEB PAGE HOSTING	
0/17/06	SCI CARTS-OHARE CHICAGO IL PARKING LOT/GARAGE ROC No. 000436	
0/18/06	MBTA - CENTRAL (RL MUS MA 6172225999 Description Price GENERAL MERCHANDISE	
0/20/06	AIR TKT SERVICE FEE ISSUED BY AMEX HALBRITTER/JANE TKT# 01677896393 29 ROC No. 7789639329	
0/20/06	WWW.NEWEGG.COM 800-390-1119 CA 1-800-390-1119 ROC No. 0096441837	
0/20/06	HARVEST US MA RESTAURANT FOOD/BEVERAGE TIP	

*Travel to Chicago*

REDACTED

*Boston*

Total Due in Full Activity







Total Savings to Date For This Account	Savings Since Jan 2006	Savings This Period Through Oct 22
\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2006
FEDEX - Ground, Express and International shipments	Ongoing				
HERTZ - Car rentals	Ongoing				
HYATT - Hotels and resorts in the U.S.	Ongoing				
JETBLUE Flight purchases	Ongoing				
FEDEX - 10% BONUS SAVINGS ON GROUND UP TO \$30 IN SAVINGS PER CARD ACCOUNT	Expired				
AMERICAN EXPRESS GIFT CARDS - Gifting solutions	Ongoing				
AT&T - Local and long distance small business calling plans	Ongoing				
COURTYARD BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
DELTA Flight purchases	Ongoing				
FAIRFIELD INN BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
FEDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing				
RUBY TUESDAY - Casual dining	Ongoing				
SPRINGHILL SUITES BY MARRIOTT - For particip. hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
VACATION GATE INNS - Hotels in the U.S.	Ongoing				
1-800-FLOWERS.COM - Flowers and gifts	Ongoing				

REDACTED

Totals

## Other Ways To Save!

### Save an Extra 3% on Gift Cards From American Express\*

Reward employees and customers with something they really want: A choice.

American Express Gift Cards give the recipient the flexibility to buy almost anything, anywhere. They are excellent tools for bonuses, incentives, prizes, and more. Now, ordering Cards is easier than ever.

Simply log on to [opensavings.com/giftcards](http://opensavings.com/giftcards) and save an extra 3%.

\*Payment must be made with an American Express® Business Card. Savings will be credited to your American Express Business Card billing statement. Terms and conditions apply.

To purchase, or for more information, visit [opensavings.com/giftcards](http://opensavings.com/giftcards) and save an extra 3% on your order.

(CE 108031)

## Great New Places to Use Your Business Card

**WIN-TRON Electronics** - A leading wholesale distributor of quality marine electronics brands, including GARMIN/MAGELLAN. Family owned and operated with over 44 years of experience.

**Ceven Corporation** - A leading IT wholesaler distributor in south Florida of computers, hardware, and peripherals. Their inventory includes Intel, LG, Xerox, Sony, Logitech and other leading brands

**Mattos, Inc.** - Employee-owned company that has provided Automotive Paint and innovative support since 1928. Find one of their 17 locations by phone or web.

(CE 108042)

**WIN-TRON Electronics:**  
[wintronelectronics.com](http://wintronelectronics.com)

**Ceven Corporation:**  
 305-477-5558 or e-mail  
[sales@ceven.com](mailto:sales@ceven.com)

**Mattos, Inc.:**  
 1-800-MATTOS-0 or  
[mattosprofinishes.com](http://mattosprofinishes.com)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

### Save 5% at Fairfield Inn by Marriott®\*



Pay with your American Express® Business Card at over 400 participating Fairfield Inn locations and save 5% on your entire bill. For a complete list, visit [www.marriott.com/opensavings](http://www.marriott.com/opensavings). In addition to your room charge, you'll also save on all other charges on the bill, which may include telephone, fax and copy service, meetings, and even taxes and other miscellaneous fees. Savings at Fairfield Inn are valid at participating U.S. locations.

\*Payment must be made with an American Express Business Card. Maximum annual savings for each Marriott brand is \$1,500 per Card account. Participation and offers are subject to change without notice. Terms and conditions apply. For more information, visit [open.americanexpress.com/savings](http://open.americanexpress.com/savings).

For reservations, visit [www.marriott.com/opensavings](http://www.marriott.com/opensavings) or call 1-866-914-OPEN (6736). Then use your Business Card to pay your bill and savings will automatically be credited to your American Express statement.

(CE 108030)

### Save 5% at Wingate Inns®\*



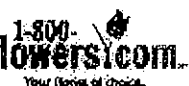
Now pay with your American Express® Business Card at any Wingate Inn in the United States and save 5% on your entire bill. For reservations, call 1-800-228-1000 or visit [www.wingateinns.com](http://www.wingateinns.com). Then use your Business Card to pay your bill and the savings will automatically be credited to your American Express Statement.

\*Valid at all locations within the U.S. Savings do not apply to charges relating to third-party sales transactions (such as pre-paid travel agent, wholesaler, online travel service or similar transactions) not paid directly at, or through, the hotel. Payment must be made with an American Express Business Card. Participation and offers are subject to change without notice. Terms and conditions apply. For more information, visit [opensavings.com](http://opensavings.com).

For reservations, visit [www.wingateinns.com](http://www.wingateinns.com) or call 1-800-228-1000. Then use your business Card to pay your bill and the savings will automatically be credited to your American Express Statement.

(CE 108033)

### Always Save an Extra 5% at 1-800-FLOWERS.COM\*



Thank the people that help your business succeed. Send flowers and gifts from 1-800-FLOWERS.COM® and receive 5% savings on top of all other coupons, codes, or promotional pricing offered by 1-800-FLOWERS.COM®.

Visit [opensavings.com/flowers](http://opensavings.com/flowers) to learn more.

To place your order today, visit [opensavings.com/flowers](http://opensavings.com/flowers) or call 1-800-FLOWERS.COM® (356-9377).

(CE 108029)

\*Payment must be made with an American Express® Business Card. Savings automatically appear on your statement each month. Participation and offer are subject to change without notice. Terms and conditions apply.

### Did You Know? You Can Use Your Business Card at -



Allied Insurance specializes in property and liability protection for businesses ranging from auto service to veterinarians.\* Allied also provides loss control expertise to help reduce risks that can cost you time and money. To locate a local, independent Allied agent, visit [www.alliedinsurance.com](http://www.alliedinsurance.com).

\*All insurance products offered by Allied Insurance and its affiliated companies are subject to availability and underwriting qualifications. Please refer to [www.alliedinsurance.com](http://www.alliedinsurance.com) to see if agents and/or products are available for your area.

To locate an agent, visit [www.alliedinsurance.com/products/business](http://www.alliedinsurance.com/products/business).

(CE 108044)

### Travel Medical Protection - Travel with Peace of Mind



Travel Medical Protection, offered exclusively to American Express® Business Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45\* days whether driving, flying on a Scheduled Airline or taking the Amtrak.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative Office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies: (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. \*In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So travel with peace of mind! To learn more about the coverage or how you and your employees can enroll, call 1-800-618-8302 and mention RSVP code UAS.

(CE 108035)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



# Gold Card® Statement of Account

Case 1:07-cv-03848-WHP

Document 26-4

Filed 07/18/06 Page 1 of 52

507,711

Membership Rewards®  
Points Available

at 09/30/06, when charges due are paid in full and all accounts are in good standing.

Bill For

JANE HALBRITTER

Account Number

3727-682012-64001

Closing Date

11/08/06

Page 1 of 10

Previous Balance \$

Payment Activity \$

New Activity \$  
Inc. AdjustmentsNew  
Balance \$Please Pay By  
11/23/06Please refer to page 5  
for important information  
regarding your account

For assistance or questions about your account, contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-327-2177.



## Save Time Paying Your Bills with the Card

Enjoy the time-saving convenience of using your Card to pay your bills. You can consolidate your payments and make sure your bills are paid on time. And you're backed by the security of American Express. Contact your providers directly and tell them to charge your monthly bills like cable/satellite to your Card.

### Activity \* indicates posting date Amount \$

10/27/06\* PHONE PAYMENT RECEIVED-THANK YOU  
XXXXX55907  
NBT BANK, NATIONAL ASSOCIATION

### Due in Full Activity for JANE HALBRITTER

Card XXXX-XXXXX2-64001

10/27/06 335SEARS ROEBUCK NAPLES FL  
34108  
AUDIO / VISUAL  
ROC No. 0000000056

//06 335SEARS ROEBUCK NAPLES FL  
34108  
PROTECTION AGREEMENTS  
ROC No. 0000000056

10/08/06 TRI AMICI RISTORANTENAPLES FL  
EATING PLACE RESTAURANT  
FOOD-BEV  
TIP

REDACTED

↓ Please fold on the perforation below, detach and return with your payment ↓

### Payment Coupon

Account Number

3727-682012-64001

Please Pay By:  
11/23/06

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

Total Amount Due

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001

JANE HALBRITTER  
APT 1720  
8231 BAY COLONY DR  
NAPLES FL 34108-7795

0000372768201264001 000690464000690464 07 H



**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB and FC results in daily compounding of FC.* **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
 1-800-472-9297

Customer Service  
 1-800-528-4800  
 24 hours/7 days

Lost or Stolen Card  
 1-800-992-3404

Express Cash  
 1-800-CASH-NOW

International Collect  
 1-336-393-1111

Hearing Impaired  
 (9am-5pm EST)  
 TTY: 1-800-221-9950  
 FAX: 1-800-695-9090  
 In NY: 1-800-522-1897

Large Print and Braille  
 Statements  
 1-800-528-4800



# Correspondence

Customer Service  
 P.O. Box 297804  
 Ft. Lauderdale, FL  
 33329-7804

Express Cash  
 Operations  
 P.O. Box 297815  
 Ft. Lauderdale, FL  
 33329-7815

Payments  
 PO BOX 360001  
 FT LAUDERDALE  
 FL  
 33336-0001

## Change of Address

If correct on front  
 do not use

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and  
 Home Phone

Area Code and  
 Work Phone

Email (optional)

Please provide your  
 e-mail address to  
 receive important  
 account updates and  
 exclusive Cardmember  
 offers and benefits.

You may visit the American Express Privacy Statement at  
[www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences



in Full continued

Amount \$

0/11/06	AOL HIGH SPEED 888-889-7201 NY	
	INTERNET SVC	
	TWX*AOL HIGH SPEED 1006	
	ROC No. 0090876856	
0/11/06	PREMIUM SERVICES 888-265-9269 NY	
	ONLINE SVCS	
	TWX*AOL PREMIUM SVCE 10	
	ROC No. 0090880922	
0/11/06	A.L.P.C. LIMOUSINE US FL	
	TAXICAB & LIMOUSINE	
0/16/06	WHOLEFDS RVR 10113 SCAMBRIDGE MA	
	GENERAL MERCHANDISE	
	ROC No. 4260216001	
0/16/06	THOM BROWN S03 CAMBRIDGE MA	
	APPAREL/ACC	
	ROC No. 0000000000	
0/16/06	CVS STORE - 1215 CAMBRIDGE MA	
	HEALTH/BEAUTY-AIDS	
	ROC No. 00010965	
0/18/06	DSW SHOE WAREHOUSE BOSTON MA	
	FOOTWEAR	
0/18/06	MACY'S 31 BOSTON BOSTON MA	
	MODERATE PANTS	
0/18/06	MACY'S 31 BOSTON BOSTON MA	
	KNIT BOTTOMS	
	Description	
	TREND BOTTOMS	
	ROC No. 3102241170	
0/19/06	WHOLEFDS RVR 10113 SCAMBRIDGE MA	
	GENERAL MERCHANDISE	
	ROC No. 4290216001	
0/20/06	STAR MARKET 567 CAMBRIDGE MA	
	GROCERY/SUPERMARKETS	
	ROC No. 508057	
0/20/06	MBTA - CENTRAL (RL MUS MA	
	6172225999	
	Description	Price
	GENERAL MERCHANDISE	
0/20/06	BKST-HARVARD-C-S #30Cambridge MA	
	Merchandise	
	ROC No. 0014252001	
0/21/06	URBAN OUTFITTERS 9 BOSTON MA	
	APPAREL/ACCESSORIES	
	URBAN CLOTHING	
	ROC No. 1910009001	
0/21/06	URBAN OUTFITTERS 9 BOSTON MA	
	APPAREL/ACCESSORIES	
	URBAN CLOTHING	
	ROC No. 1910009004	
0/21/06	SEPHORA #356-PRUDENTBOSTON MA	
	COSMETIC STORE	
	ROC No. 009530	
1/06	MBTA - PARK STREET MUS MA	
	6172225999	
	Description	Price
	GENERAL MERCHANDISE	

REDACTED

*Boston*

Continued on reverse

10/21/06	MBTA - PARK STREET MUS	MA	
	6172225999		
	Description	Price	
	GENERAL MERCHANDISE		
10/22/06	AJ WRIGHT 0101	SOMERVILLE	50MA
	02143		
	GENERAL MDSE		
	ROC No. 1010103222		
10/22/06	TARGET 1441 1441	SOMERVILLE	MA
	DISCOUNT STORE		
10/22/06	MBTA - CENTRAL (RL MUS	MA	
	6172225999		
	Description	Price	
	GENERAL MERCHANDISE		
10/23/06	KODAKGALLERY.COM	EMERYVILLE	CA
	KODAKGALLERY.COM		
10/25/06	THE FRESH MARKET	SNAPLES	FL
	GROCERIES/SUNDRIES		
	ROC No. 4250027003		
10/26/06	HARRINGTON'S NORTH	PNAPLES	FL
	PRESCRIPTION/SUNDRI		
10/27/06	MR TOADS TOY COMPANY	NAPLES	FL
	TOYS/HOBBIES/GAMES		
10/27/06	TIME WARNER CABLE	800-8CABLE6	NY
	CABLE		
	ROC No. 0000286965		
10/27/06	TIME WARNER CABLE	800-8CABLE6	NY
	CABLE		
	ROC No. 0000286964		
10/27/06	GERACI'S PIZZERIA	US	FL
	RESTAURANT		
	FOOD/BEVERAGE	25.15	
10/30/06	GAP KIDS #7377	GAP KUS	FL
	CHILDREN'S CLOTHING		
10/30/06	Abercrombie and Fitch	NAPLES	FL
	RETAIL MERCHANDISE		
	ROC No. 0203092301		
10/30/06	SUNCOAST 2166	COASTLUS	FL
	MUSIC STORE		
10/30/06	MACY'S	NAPLES	FL
	SWEATERS		
	Description		
	TREND BOTTOMS		
	ROC No. 4508407560		
10/30/06	MACY'S	NAPLES	FL
	LANCOME		
10/30/06	DILLARD DEPT STORES	NAPLES	FL
	DEPARTMENT STORE		
	Description	Price	
	MAC		
	MAC		
	MAC		
	MAC		
11/02/06	ANN TAYLOR STR: 1000	MCLEAN	VA
	M WOENS		
11/02/06	DIXIE PLUMBING/AIR	US	FL
	HEATING/PLUMBING/AC		

REDACTED





Prepared For  
JANE HALBRITTER

Account Number  
XXXX-XXXXXX2-64001

Closing Date  
11/08/06

Page 5 of 10  
Filed 01/18/2008

Page 39 of 52

**in Full continued**

Amount \$

11/02/06	BLOOMINGDALES TYSONS CORNER VA TIGHTS	
11/03/06	STAR MARKET 567 CAMBRIDGE MA GROCERY/SUPERMARKETS ROC No. 561421	
11/04/06	BARAMI STUDIO #28 BOSTON MA WOMEN'S READY-TO-WEAR ROC No. 040573	
11/04/06	JAMES JOSEPH STUDIO BOSTON MA BARBER AND BEAUTY SHOP ROC No. 016840	
11/06/06	LOWES ROME NY HOME IMPROVEMENT	
11/06/06	LOWES ROME NY HOME IMPROVEMENT	
11/06/06	PRICE CHOPPER #206 ROME NY SUPERMARKET	
11/07/06	THE LIMITEDSYRACUSE NY WOMANS APPAREL ROC No. 0050004257	
11/07/06	BROOKSTONE # 119 SYRACUSE NY GIFT ITEMS	
11/07/06	MACY'S 148 CAROUSEL SYRACUSE NY OTHER RELATED COLLECTIO Description SWEATERS ROC No. 1480236156	
11/07/06	NEW YORK & COMSYRACUSE NY WOMANS APPAREL ROC No. 0030006185	
11/07/06	BATH & BODY WORKS 39SYRACUSE NY 315-466-6403	

REDACTED

**Total Due in Full Activity**

**Important Notice**

**Information on Flexible Payment Features**

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel, the APR is 18.24%, the DPR is 0.0500%

Please refer to page 2  
for further important  
information regarding  
your account





Business Platinum Card



SM

522,742  
Membership Rewards®  
Points Available  
at 10/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
3727-150517-31001

Closing Date  
11/23/06

Page 1 of 9

Previous Balance \$

Payment Activity \$

New Activity \$  
Inc. Adjustments

New  
Balance \$

Please Pay By  
12/08/06

Please refer to page 2  
for important information  
regarding your account

See Page 9 For A Notice Of Changes To Your Membership Rewards® Program Account

To manage your Account, visit us online at [open.americanexpress.com](http://open.americanexpress.com) or call Customer Service at 1-800-492-8468.



## How Can a Business Platinum Card Concierge Help You?

Our Business Platinum Card Concierge staff is available to you day or night as a personal resource for many aspects of your life. From help with restaurant reservations and special event planning to gift suggestions and research, Business Platinum Card Concierge assistants are prepared to assist you any way they can. Call Business Platinum Card Concierge at 1-800-345-AMEX. Outside the U.S., call 617-622-6756. Terms and conditions apply.

### Activity

\* Indicates posting date

Amount \$

10/27/06\* PHONE PAYMENT RECEIVED - THANK YOU  
XXXXX55907  
NBT BANK NATIONAL ASSOCIATION

### Due in Full Activity for JANE HALBRITTER

Amount \$

10/26/06\* 3% OPEN Savings on JetBlue flights  
JETBLUE \$100.00 10/24/06

10/26/06\* 5% OPEN Savings at FedEx  
FEDEX #854005947485 \$100.00 10/24/06

11/03/06\* 5% OPEN Savings at Fairfield Inn by  
Marriott  
FAIRFIELD INN 2ST \$100.00 11/01/06

11/12/06\* 5% OPEN Savings at FedEx  
FEDEX #853245501202 \$100.00 11/09/06

11/17/06\* 5% OPEN Savings at FedEx  
FEDEX #854005947500 \$100.00 11/14/06

REDACTED

↓ Please fold on the perforation below, detach and return with your payment ↓

### Payment Coupon

Account Number  
3727-150517-31001

Please Pay By:  
12/08/06

Continued on Page 3

To Pay by Computer, visit  
[open.americanexpress.com](http://open.americanexpress.com). To Pay by Phone,  
call 1-800-472-9297.

Please enter account  
number on all checks and  
correspondence.

Make check payable to  
American Express.

See Finance Charges  
section on reverse side for  
a description of when  
additional Finance  
Charges are not assessed  
on Features.

Total Amount Due



JANE HALBRITTER  
STONEHEDGE HEALTH  
8231 BAY COLONY DR  
NAPLES FL 34108-7794



Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001



0000372715051731001 000556841000556841 20 H

**Payments:** Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by check, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other way or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at presentment and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at [www.americanexpress.com](http://www.americanexpress.com). A \$5 annual subscription fee to *Fortune Small Business* magazine is included in your annual fee. If you pay an annual fee but do not wish to receive the magazine, call the number on the back of the Card. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office. **Finance Charges: Average Daily Balance Method for Calculation of Finance Charges:** We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Finance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. **For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature.** This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this date by the next Closing Date, then you will avoid additional Finance Charges on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. **This method of calculating the Average Daily Balance and Finance Charge results in compounding of Finance Charges.** The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted to US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your Charge. Charges converted by establishments (such as airlines) will be billed at the rates those establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have a Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain why you believe there is an error. If you need more information, describe the item you are unsure about. While we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Payments:** Please contact us by visiting us online at [open.americanexpress.com](http://open.americanexpress.com), or you can call us at 1-800-IPAY-AXP. Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, explain as clearly as you can why you believe there is an error or why you need more information. We will investigate the complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made by clicking on the Refund link on the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service  
1-800-492-8468  
24 hours/7 days

Express Cash  
1-800-CASH-NOW

Lost or Stolen Card  
1-800-492-3344

International Collect  
1-623-492-7719

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

Large Print and Braille  
Statements  
1-800-492-8468

Extended Payment  
Option/Select and Pay  
Option Customer  
Service  
1-800-403-1288



[americanexpress.com](http://americanexpress.com)

Customer Service  
P.O. Box 297804  
Ft. Lauderdale, FL  
33329-7804

Express Cash  
P.O. Box 297815  
Ft. Lauderdale, FL  
33329-7815

Payments  
PO BOX 360001  
FT LAUDERDALE  
FL  
33336-0001

#### Change of Address

Direct on front  
of use

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Address

State

Code

Code and Phone

Code and Phone

(optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.



Due in Full continued

Amount \$

11/06*	5% OPEN Savings at FedEx FEDEX #853245501213 \$11.13/06
11/17/06*	5% OPEN Savings at FedEx FEDEX #854005947511 \$11.14/06
11/19/06*	5% OPEN Savings at FedEx FEDEX #858366322594 \$11.15/06
11/19/06*	5% OPEN Savings at FedEx FEDEX #853245501073 \$11.15/06
11/19/06*	5% OPEN Savings at FedEx FEDEX #853245501224 \$11.15/06
10/24/06	JETBLUE SALT LAKE UT AIRLINE CHARGE From: BOSTON MA To: JF KENNEDY A/P NY FT MYERS FLORIDA Ticket Number: 99900415611770 Passenger Name: HALBRITTER/JANE Document Type: PASSENGER TICKET Carrier: B6 Class: H Date of Departure: 10/24
10/24/06	NAPLES TRANSP & TOURUS FL TRAVEL AGENCY
10/24/06	FEDEX #854005947485 ROME NY 20036 TO: - DC FROM: JALL HALBRITTER 13440 001 PRIORITY LTR 1LB AWB854005947485 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947485
10/06	WIRELESS CITY NAPLES FL MISCELLANEOUS GENERA ROC No. 000000
10/26/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS AIRFLIGHT INSURANCE PREMIUM TKT NO. 99900415611770
10/26/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS BAGGAGE INSURANCE PREMIUM TKT NO. 99900415611770

REDACTED

Continued on Page 4

Please detach here

Travel Insurance Premium Refund/Credit Form

Please see the back if requesting refunds for TravelAssure, TravelAssure Classic or International Medical Protection. Otherwise, continue below. Please fill out this form to request refunds for travel insurance premiums incurred with the purchase of an airline ticket or a car rental. If you have been charged an insurance premium for one of the reasons listed to the right, please provide the information requested below. Please deduct the total premium refund amount from your total balance due and return this form with your payment. In order to receive a refund, you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request.

Please do not fill out this coupon if you cancelled an airline ticket or a car rental reservation and expect credits for these on your American Express account. These premiums will be automatically refunded to you- any refunded premiums will appear as credits on your monthly statement.

Reasons for Refund/Credit

- Non-fare airline services charge(s) (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charge)
- An uninsured person
- Non-scheduled airline flights (e.g. private jet)
- Two or more premium charges for same car rental
- Car rental no show
- Other charges unrelated to actual car rental (e.g., gas)
- Car rental in an excluded country
- A vehicle other than a rental car
- Cancelled Trip with non-refundable ticket
- Other reason

Account Number:  
3727-150517-31001

or Name	Ticket/Rental Amount	Ticket Number	Month Billed	No. of Premiums	Program	Total Premium Refund Requested
"Airline"	\$374.20	001643835	March	1	Travel Delay	\$9.95



e in Full continued

Amount \$

26/06	NAPLES PACKAGING & SNAPLES SHIPPING/PACKAGING	FL
27/06	CITGO 7-ELEVEN 25386NAPLES CITGO GAS/MS92 765072538642	FL
30/06	CHEVRON 0205165 NAPLES R S MACCLUGAGE FUEL/MISCELLANEOUS ROC No. 6558512	FL
31/06	EXXONMOBIL5907666431 SARASOTA PAY AT PUMP5907666431	FL
31/06	UNITED VAN LINES FENTON SERVICE ROC No. 0000000000	MO
01/06	PARKER'S CRISPEN BRUNSWICK SERVICE STATIONS ROC No. 529154	GA
01/06	TRADE MART #27 US GAS STATION	NC
01/06	FAIRFIELD INN 2ST BRUNSWICK Arrival Date Departure Date 10/31/06 11/01/06 00000000	GA
01/06	ATIKINSON'S CIGAR LUMBERTON CITGO GAS/MS96 781536372350	NC
02/06	HOMEWOOD SUITES CHESTER Arrival Date Departure Date 11/01/06 11/02/06 00000000	VA
02/06	EXXONMOBIL5907920671 STURBRID PAY AT PUMP5907920671	MA
02/06	EXXONMOBIL9104716007 NEWARK PAY AT PUMP9104716007	DE
05/06	AQUINOS RESTAURANT AUS 3153377440	NY

REDACTED

Continued on Page 5

Premium Refunds for TravelAssure and TravelAssure Classic-please consult the table below to determine how to process your refund.

Reason for Refund	How to Process Your Premium Refund for TravelAssure or TravelAssure Classic
Cancelled trip	(A) You're entitled to a full premium refund. Please deduct the total premium refund amount from your total balance due and return this form with your payment. Make sure you complete the grid on the front indicating the refunds you're requesting.
Cancelled my trip	(B) If you don't expect a credit for your airline ticket charge, you're entitled to a partial* premium refund as follows: • For TravelAssure, please deduct \$10 from your total balance due for each premium charge you'd like refunded. • For TravelAssure Classic, please deduct \$8 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of this form indicating the refunds you're requesting, and return it with your payment. (C) If you expect credit for your airline ticket charge, you don't need to fill out this form. You'll automatically receive partial* premium refunds once your ticket has been credited on your American Express account. Refunds will appear as credits on your monthly statement.
Insurance premium was charged for a non-insurable person	(D) If you expect credit for your airline ticket charge, you're entitled to a full premium refund as follows: • For TravelAssure, deduct \$18.95 from your total balance due for each premium charge you'd like refunded. • For TravelAssure Classic, deduct \$11.95 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of the form indicating the refunds you're requesting, and return it with your payment. Note: you'll automatically receive the remainder of your premium refund once your airline ticket has been credited on your American Express account. The remainder refunds will appear as credits on your monthly statement. (E) If you don't expect a credit for your airline ticket charge, follow the method outlined in section (A) above.

Premium Refunds for International Medical Protection

Deduct the total premium refund amount you're requesting from the total balance due and return this form with your payment. Please complete the grid on front indicating the refunds you're requesting. If you expect a credit for your airline ticket charge, don't fill this form out. You'll automatically receive refunds once your ticket is credited on your American Express account. Refunds will appear as credits on your monthly statement. If you have any questions about requesting your refund, please call the number on the back of your American Express Card. For cancelled trips, refunds aren't given for trip cancellation portion of premium since that coverage already went into effect. You'll receive partial refunds of \$10 per TravelAssure and \$8 per TravelAssure Classic charge. You can still submit claims to recover nonrefundable trip costs.





Prepared For  
JANE HALBRETT  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXX-3400

Closing Date  
11/23/06

Page 5 of 9  
Page 45 of 52

Due in Full continued

Amount \$

06/06	CHRONICLES	ROCKFORD	IL	
	ACCESSORIES			
	ROC No. 425000008			
11/06/06	CITGO3971 WEST ROME	ROME	NY	
	CITGO			
	GAS/MS096 992123971053			
11/06/06	TEDDYS OF ROME	US	NY	
	RESTAURANT			
	FOOD/BEVERAGE			
	TIP			
11/07/06	ERAWAN THAI RESTAURAS	SYRACUSE	NY	
	FOOD/BEVERAGE			
	FOOD-BEV			
	WAITER			
11/08/06	APPLEBEES	354004ROME	NY	
	FOOD AND BEVERAGE			
	FOOD			
	TIP			
11/08/06	WWW.DOMAIN.COM	360-253-2210	WA	
	DOMAIN NAME REGISTER			
	ROC No. 0007176173			
11/09/06	TEDDYS OF ROME	US	NY	
	RESTAURANT			
	FOOD/BEVERAGE			
	TIP			
11/09/06	DOMAIN NAMES/HOSTING	(480)624-2500		
	DOMAIN NAMES/HOSTNG SVC			
9/06	FEDEX #853245501202	ROME	NY	
	10177			
	TO: EPSTEIN-BECKER NY			
	FROM: JAKE HALBRETTER 13440			
	001 PRIORITY LTR 1LB AWB853245501202			
	FEDEX CUSTOMER SERVICE #1-800-622-1147			
	ROC No. 3245501202			
11/10/06	UNITED VAN LINES	FENTON	MO	
	SERVICE			
	ROC No. 0000000000			
11/13/06	FEDEX #853245501213	ROME	NY	
	13501			
	TO: HERB CULLY NY			
	FROM: JANE HALBRETTER 13440			
	001 PRIORITY LTR 1LB AWB853245501213			
	FEDEX CUSTOMER SERVICE #1-800-622-1147			
	ROC No. 3245501213			
11/14/06	STAPLES	ROME	NY	
	OFFICE SUPPLIES			
11/14/06	FEDEX #854005947500	ROME	NY	
	13440			
	TO: - NY			
	FROM: JARE HALBRITTER 13440			
	001 PRIORITY LTR 1LB AWB854005947500			
	FEDEX CUSTOMER SERVICE #1-800-622-1147			
	ROC No. 4005947500			

REDACTED

Continued on reverse

Amount \$

4/06	FEDEX #854005947511 ROME NY 13440 TO: - NY FROM: JANE HALBRITTER 13440 001 PRIORITY PAK 6LB AWB854005947511 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947511
5/06	LUPINOS BELLA CUCINANEW HARTFORD NY EATING PLACE RESTAURANT FOOD-BEV TIP
5/06	SITE GENIE, LLC ROCHESTER MN WEB PAGE HOSTING
5/06	FEDEX #858366322594 ROME NY 34109 TO: GULF COAST MABRLE FL FROM: JANE HALTRETER 13440 001 PRIORITY LTR 1LB AWB858366322594 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 8366322594
5/06	FEDEX #853245501073 ROME NY 12231 TO: SECRETARY OF STATE NY FROM: JANE HALBRITTER 13440 001 PRIORITY LTR 1LB AWB853245501073 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 3245501073
5/06	FEDEX #853245501224 ROME NY 10177 TO: - NY FROM: JANE HALBRETLE 13440 001 PRIORITY LTR 1LB AWB853245501224 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 3245501224
6/06	EXXONMOBIL2609639600ROME NY PAY AT PUMP2609639600
0/06	DOMAIN NAMES/HOSTING(480)624-2500 DOMAIN NAMES/HOSTNG SVC
0/06	AT BATTERY CO 877-5282288 CA ELECTRONICS STORE
1/06	ERAWAN THAI RESTAURASYRACUSE NY FOOD/BEVERAGE FOOD-BEV WAITER
1/06	UNOCHICAGOGRILL#311 SYRACUSE NY RESTAURANT CHARGES ROC No. 4985828
2/06	TEDDYS OF ROME ROME NY RESTAURANT FOOD/BEVERAGE

REDACTED

Amount Due in Full Activity



Prepared For  
JANE HEDRICK  
STONEHEDGE HEALTH

Total Savings to Date  
For This Account

Savings Since  
Jan 2006

Savings This Period  
Through Nov 23

\$ [REDACTED]

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2006
FEDEX - Ground, Express and International shipments	Ongoing				\$61.05
HERTZ - Car rentals	Ongoing				
HYATT - Hotels and resorts in the U.S.	Ongoing				
JETBLUE Flight purchases	Ongoing				
FEDEX - 10% BONUS SAVINGS ON GROUND UP TO \$30 IN SAVINGS PER CARD ACCOUNT	Expired				
FAIRFIELD INN BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
AMERICAN EXPRESS GIFT CARDS - Gifting solutions	Ongoing				
AT&T - Local and long distance small business calling plans	Ongoing				
COURTYARD BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
DELTA Flight purchases	Ongoing				
FEDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing				
GATEWAY - Desktop and notebook PCs, servers, storage solutions, and more	Ongoing				
RUBY TUESDAY - Casual dining	Ongoing				
SYMANTEC - Security and Back-up software including Norton(TM) products	Ongoing				
NGHILL SUITES BY MARRIOTT - For particip. hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
WINGATE INNS - Hotels in the U.S.	Ongoing				
1-800-FLOWERS.COM - Flowers and gifts	Ongoing				
Totals					

REDACTED

## Other Ways To Save!

### Spend Less Time Paying Your Bills



Spend less time paying your bills and more time connecting with your customers. Your monthly phone bills can be automatically billed to your Card—a convenient and reliable way to save time on the bills you have to pay anyway. Save 5% with Open Savings® Partner, AT&T on eligible business calling plans—when you pay automatically with your American Express® Business Card.

Savings apply only to qualifying AT&T Small Business All-In-One local and long-distance calling plans billed and paid via recurring automatic bill payment with an American Express Business Card. Enroll at [opensavings.com/at&t](http://opensavings.com/at&t) or 1-888-215-4458. Discount will appear on your American Express Business Card statement after aging up. All rights reserved. Participation and offers are subject to change without notice. Terms and conditions apply. For more information, please visit [opensavings.com](http://opensavings.com).

Visit  
[open.americanexpress.com/phonebills](http://open.americanexpress.com/phonebills) to learn more about paying your phone bills with your Card.

(CE 108144)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

**eat New Places To Use Your Business Card**

L. Fishman & Son, Inc. is a distributor to the floor-covering industry. They have 21 convenient locations in NJ, MD, NC, PA, VA, SC, and GA. Call or visit their website or call for more information.

(108142)

L. Fishman & Son, Inc.  
lfishman.com or  
1-800-556-7899



Yankee Candle is a leading designer, manufacturer, retailer and wholesaler of premium scented candles in the U.S. The company offers wholesale luxury gifts for your business.

Yankee Candle:  
wholesale.yankeecandle.com

Beacon Roofing Supply, Inc. is a \$1.3B growing family of long-established regional suppliers of roofing and exterior building materials. To see a list of their 156 locations, visit their website.

Beacon Roofing Supply:  
beaconroofingsupply.com  
or 1-877-645-7663

**Do You Know? You Can Use Your Business Card at -**

Voltexx is a provider of super deals on the best ink, toner and laser supplies. Save up to 70% on your next purchase of ink, toner and ribbons for any printer, fax machine or copier.

(CE 108119)

Voltexx: www.voltexx.com  
or 1-800-211-5554



Luxurychair.com is one of the leading Internet retailers for luxury chairs, offering high-end brand-name office chairs at reduced prices. Use your American Express® Card for your next purchase.

Luxurychair.com:  
www.luxurychair.com or  
1-877-647-8944

WorldLimo is a distinguished, luxury ground-transportation company available in 450 cities throughout the entire domestic United States, as well as Latin America and Western Europe.

WorldLimo:  
www.worldlimo.com or  
1-866-872-1818

**Save 15% on E-Mail Marketing with Constant Contact®\***

Over 60,000 businesses just like yours are using Constant Contact to build profitable relationships with their customers and prospects--and so can you! Sign up today and you'll be sending professional HTML e-mail campaigns in minutes. Save 15% by using your American Express® Business Card.

Find out more and sign up for a free trial, call 1-866-876-8464 or visit [opensavings.com/constantcontact](http://opensavings.com/constantcontact).

(CE 108164)



\*Offer only available by making payment with an American Express Business Card. The discounts/savings contained in this offer apply only to those services that are provided by Constant Contact. Third-party services purchased through Constant Contact are excluded. Terms are subject to change without notice. Constant Contact's terms and conditions apply to products/services purchased from Constant Contact. Constant Contact and Do-It-Yourself E-Mail Marketing are registered trademarks of Constant Contact.

**Save 20% on Registered Agent Services\***

Get more value from your corporation or LLC's registered agent. With BizFilings, in addition to reliable and professional service, you also receive free access to the BizComply online compliance management tool. Plus, use your American Express® Business Card and save 20% off the list price of \$129/year.

To purchase, or for more information, visit [opensavings.com/bizfilings](http://opensavings.com/bizfilings).

(CE 108163)



\*The 20% OPEN Savings discount applies to all orders placed with BizFilings, except annual report and/or franchise tax filing services. Offer and participation subject to change without notice. Payment must be made with an American Express Business Card.

**Save 5% Off Your Meal at Ruby Tuesday**

Receive a 5% savings when you use your American Express® Business Card at any of Ruby Tuesday's 800 U.S. restaurants. Simply use your American Express Business Card, and the 5% savings will automatically be credited to your American Express Card account. These savings are in addition to any specials offered directly from Ruby Tuesday. And the savings are ongoing, with no enrollment required. Use your Card and save! To find the nearest Ruby Tuesday location, visit [www.rubytuesday.com](http://www.rubytuesday.com).

Simply use your American Express Business Card at Ruby Tuesday, and receive a 5% discount, automatically reflected in your monthly statement.

(CE 108166)



Payment must be made with an American Express Business Card. Savings reflected on Cardmember statement. Discount applies only at U.S. domestic locations, excluding Hawaii. Discount applies to entire bill, including taxes and gratuities.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



Prepared For  
JANE HALBERT  
STONEHEDGE HEALTH

Account Number  
3727 1501 78 001

Closing Date  
11/23/06

Page 9 of 9

Case 1:07-cv-03848-WHP Document 26-4 Filed 01/18/2008 Page 49 of 52

## Notice of Changes to Your Agreement

We are making **Important Changes** to the Membership Rewards® program associated with your American Express® Card Account identified on this Notice.

These changes become effective on the dates indicated below, whether or not you receive a statement. This Notice formally amends your Agreement, and any contrary or conflicting language in that Agreement is replaced fully and completely.

This is an important Notice of changes. We recommend that you carefully review these changes, share them with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have any questions, please call the telephone number listed on the back of your American Express Card.

### Membership Rewards

Effective April 15, 2007, your Membership Rewards® program account will be upgraded to a Membership Rewards First<sup>SM</sup> program account. Accordingly, your Card(s) will be enrolled in the Membership Rewards First program and will no longer be eligible for enrollment in the Membership Rewards program. Enrollment in the Membership Rewards First program is a complimentary benefit of the Platinum Card®, Ameriprise Platinum Card, Ameriprise Platinum Financial Services Card, Fidelity American Express Platinum Card, Centurion® Card, Business Platinum Card, Business Centurion Card or Corporate Platinum Card account. The number of points you have accrued in your program account will be unaffected by this change.





Page 1 of 10

Previous Balance \$

Payment Activity \$

New Activity \$  
Inc. Adjustments

**New  
Balance \$**

**Please Pay By  
12/23/06**

Please refer to page 6  
for important information  
regarding your account

For assistance or questions about your account, contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-327-2177.



## Earn Double Points on Holiday Retail Purchases

Use your American Express® Card for all your qualifying retail purchases from November 1 - December 31, 2006, and you can earn double Membership Rewards® points. Plus, the many retail benefits that come with your Card allow you to shop with confidence and security. So, shop with your American Express Card during the holidays and reap the rewards of Cardmembership. Enrollment is required.

See the *CustomExtras*<sup>SM</sup> pages at the end of your statement for additional terms and conditions.

## Activity

\* Indicates posting date

Amount \$

11/20/06\* PHONE PAYMENT RECEIVED-THANK YOU  
XXXXXX55907  
NBT BANK, NATIONAL ASSOCIATION

**Due in Full Activity for JANE HALBRITTER**

Card XXXX-XXXXX2-6400

Amount \$

11/30/06	NOLAND-BONITA SPRING	BONITA SPRING	FL
	PLUMBING/HEATING		

06	JOE TAHAN'S FURNITURROME	NY
	HOME FURN	

11/08/06	MARSHALLS 0251	ROME	50NY
	13440		
	GENERAL MDSE		
	ROC No. 2510019914		

11/10/06	PRICE CHOPPER #206 ROME	NY
	SUPERMARKET	

REDACTED

↓ Please fold on the perforation below, detach and return with your payment ↓

## Payment Coupon

Account Number  
3727-682012-64001

**Please Pay By:**  
**12/23/06**

Continued on Page 3

Please enter account  
number on all checks and  
correspondence.

Make check payable to  
American Express.

**Total Amount Due**

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

JANE HALBRITTER  
APT 1720  
8231 BAY COLONY DR  
NAPLES FL 34108-7795



Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001

[illegible]

0000372768201264001 002420992002420992 07 H

**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the period.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay a New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB and FC results in daily compounding of FC.* **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of a six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service  
1-800-528-4800  
24 hours/7 days

Lost or Stolen Card  
1-800-992-3404

Express Cash  
1-800-CASH-NOW

International Collect  
1-336-393-1111

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

Large Print and Braille  
Statements  
1-800-528-4800



americanexpress.com

Customer Service  
P.O. Box 297804  
Ft. Lauderdale, FL  
33329-7804

Express Cash:  
P.O. Box 297815  
Ft. Lauderdale, FL  
33329-7815

Payments  
PO BOX 360001  
FT LAUDERDALE  
FL  
33336-0001

#### Change of Address

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.